

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/274,281

Customer No.: 22927

Attorney Docket No.: 99-006

Date Filed: March 22, 1999

Title: METHOD AND APPARATUS FOR PROVIDING
CROSS-BENEFITS VIA A CENTRAL AUTHORITY

Applicants: Walker et al.

Group Art Unit: 2169

Examiner: AL HASHEMI, Sana A.
(571) 272-4013 /voice
(571) 273-8300 /fax

RESPONSE and AMENDMENT
to the Office Action mailed February 20, 2009

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed February 20, 2009 (Paper No. / Mail Date 20090206), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.